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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
□ Your full name	Akira	
	First name	First name
Write the name that is on		
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Needham	
license or passport	Last name	Last name
Bring your picture		
identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
All other names you	Final	End and a second
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle Harie	Middle Harrie
maiden names.	Last name	Last name
	Last Harro	Last Harro
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits	NOW NO.	NAME AND .
of your Social	XXX - XX- 8828	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number		
(ITIN)		

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D	ebtor 1 Akira First Name	Needham  Middle Name  Last Name	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		11367 S. Aberdeen Number Street	Number Street
		Chicago Illinois 60643	
		City State Zip Code	City State Zip Code
		Cook	County
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Akira		Needham		Case number (if kno	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy	Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see <i>N</i> (010)). Also, go to the top of p			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details aborcashier's check, may pay with a command of the second o	nut how you may pay. Typic or money order. If your atteredit card or check with a perfect in installments. If your ay Your Filing Fee in Install ay fee be waived (You may so not required to, waive your ty line that applies to your	cally, if your conney is a core-print of the control of the core o	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only and may do so only ize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for PA</i> .  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	✓ No.  Yes. District  District  District		When When When	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go	ndlord obtained an eviction ju			st You (Form 101A) and file it with

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Debtor 1 Akira Needham Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Akira Needham Case number (if known)

#### First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Akira Needham Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Akira Needham Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_9/13/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Akira		Needham	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12,	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not		•		which § 707(b)(4)(D) applies, certify that I
represented by an	• •			fulles filed with the petition is incorrect.
attorney, you do not	nave no knowledge are	ari inquiry triat tric ii	morniadion in the sone	idico med with the petition is medired.
need to file this page.	X /a / Michael Cooperate		Date	9/13/2018
noou to me une page.	/s/ Michael Spangle Signature of Attorney f			IM / DD / YYYY
	Signature of Attorney i	or Deptor		
	Michael Spangler			
	Printed name			
	Timed Hame			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	-			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568704	Email address	mspangler@semradlaw.com
			-	
			Illinois	3
	Bar number	_	State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Akira		Needham
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is ar	1
amended filing	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
I . Schedule A/B: Property (Official Form 106A/B)	<b>#0.00</b>
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,387.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,387.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$1,415.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$7,641.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$9,056.00
Part 3: Summarize Your Income and Expenses	
1. Schedule I: Your Income (Official Form 106I)	\$2,665.00
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$2,415.00
Copy your monthly expenses from line 22, Column A, of Schedule J	φ2,410.00

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Deb	tor 1			Needham	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ns for Administrativ	e and Statistical Records		
6. <b>A</b>	re yo	u filing for bankruptcy und	er Chapters 7, 11, or	13?		
Г	¬ N	o. You have nothing to report	t on this part of the forr	m. Check this box and submit thi	s form to the court with your other scl	hedules.
Ī.	<b>→</b>	es.				
7 14	<u> </u>	-:d of dobt do bo0				
/. W		kind of debt do you have?				
Ŀ				ner debts are those incurred by ar lout lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.	
Г	<b>□</b> Y	our debts are not primarily	consumer debts. You	have nothing to report on this p	art of the form. Check this box and su	ıbmit
	<b>一</b> th	is form to the court with your	r other schedules.			
		the Statement of Your Cur 122A-1 Line 11; <b>OR</b> , Form 1		: Copy your total current monthly m 122C-1 Line 14.	r income from Official	\$1,570.33
9.	Сор	y the following special cate	egories of claims from	Part 4, line 6 of Schedule E/F	: :	
	Fror	n Part 4 on Schedule E/F, o	copy the following:		Total claim	
	9a. I	Domestic support obligations	(Copy line 6a.)		\$0.00	
				ent (Conviling 6h.)	\$0.00	
	90.	Taxes and certain other debts	s you owe the governm	епт. (Сору ште бр.)	<u> </u>	
	9c. (	Claims for death or personal in	njury while you were int	toxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f.)			\$0.00	
		Obligations arising out of a serity claims. (Copy line 6g.)	eparation agreement or	divorce that you did not report as	\$0.00	
		, , , , , , , , , , , , , , , , , , , ,			\$0.00	
	9f. E	Debts to pension or profit-sha	ring plans, and other si	milar debts. (Copy line 6h.)		

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your o	ase:					
Debtor 1	Akira			Needham			
Debtor 2	First Name	Middle Na	ame	Last Name			
(Spouse, if fil	First Name	Middle Na	ame	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	D	istrict of Illinois			
Case num	ber			(State)			
Officia	I Form 106A/B				_		Check if this is an amended filing
Sched	dule A/B: Prope	rty					12/1
category v responsibl write your	where you think it fits best. I e for supplying correct infor name and case number (if I	Be as complete an mation. If more sp known). Answer ev	d accurate ace is need ery questio	only once. If an asset fits in n as possible. If two married p ded, attach a separate sheet n. r Real Estate You Own o	eople are to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you		quitable interest in	n any reside	ence, building, land, or simila	r propert	ty?	
	No. Go to Part 2  Yes. Where is the property?						
1.1	Street address, if available, or	other description	Single-f	e property? Check all that appliamily home or multi-unit building	y.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: tims Secured by Property.
			Condor Manufa	minium or cooperative		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Land Investm Timesh Other	nent property are		Describe the nature of interest (such as fee state entireties, or a life	simple, tenancy by
	·		one.  Debtor  Debtor  Debtor	•		Check if this is co (see instructions)	mmunity property
			ш	rmation you wish to add abou		em. such as local	
				lentification number:		,	
If you	Street address, if available, or		Single-f Duplex Condor	e property? Check all that appliamily home or multi-unit building minium or cooperative actured or mobile home	y.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: nims Secured by Property.</i> Current value of the portion you own?
	Number Street  City State	Zip Code	Land Investm Timesh Other	nent property are		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	,	,	one.  Debtor  Debtor  Debtor  At least  Other infor	•	r	(see instructions)	ommunity property

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Debtor 1			Needham	Case numbe	er (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or otl		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee such as f	imple, tenancy by
		[ [ [ ]	/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another information you wish to add a roperty identification number:	other	(see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	•	III of your entries from Part 1, incluere.	iding any entrie	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	<b>equitable interest</b> ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	Make Model: Year:	Dodge Caravan 2007	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2007 Dodge Caravan	95000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$1987.00	Current value of the portion you own? \$1987.00
3.2	Make Model: Year:		instructions)  Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any seco	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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tor 1	Akira		Needham Case num	Dei (II Kriowri)	
	First Name	Middle Name	Last Name	· · · · · ·	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Other information:		Debtor 2 only  Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another		
	mples: Boats, trailers, motors, p	•	Check if this is community property (see instructions)  Per recreational vehicles, other vehicles, and act, fishing vessels, snowmobiles, motorcycle accesses	cessories	
Exar	nples: Boats, trailers, motors, p No Yes Make	•	instructions)  er recreational vehicles, other vehicles, and ac, fishing vessels, snowmobiles, motorcycle access.  Who has an interest in the property? Check	cessories ories  Do not deduct secured	
Exar	nples: Boats, trailers, motors, p No Yes	•	instructions)  er recreational vehicles, other vehicles, and ac, fishing vessels, snowmobiles, motorcycle access	ccessories ories  Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> vaims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors, p No Yes Make Model: Year:	•	instructions)  er recreational vehicles, other vehicles, and acc, fishing vessels, snowmobiles, motorcycle accessed  Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured the amount of any secured Creditors Who Have Cla	ured claims on Schedule aims Secured by Propert
Exar	nples: Boats, trailers, motors, p No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	instructions)  Per recreational vehicles, other vehicles, and acceptance, fishing vessels, snowmobiles, motorcycle access.  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secured the amount of a	ured claims on Schedule aims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors, p No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	•	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secured the amount of a	claims on Schedule control of the portion you own?  claims or exemptions. Fured claims on Schedule

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Debtor 1 Akira Needham Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics \$600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1400.00 for Part 3. Write that number here ......

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Needham Debtor 1 Akira Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Expectation prepaid debit \$0.00 \$0.00 17.2. Checking account: Direct Express Prepaid Debit 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb	first Name	Middle Name	Needham	Case number (if known)	
20		orate bonds and other negotial	Last Name	nstruments	
20.	Negotiable instruments	include personal checks, cashiers'	checks, promissory notes	s, and money orders.	
		ents are those you cannot transfer	r to someone by signing o	or delivering them.	
	✓ No  Yes. Give specific				
	information about	Issuer name:			
	them				
21.	Retirement or pension Examples: Interests in If		. thrift savings accounts.	or other pension or profit-sharing plans	
	✓ No	, -,3 , ( ), ( -,	,	3, 11, 11, 11, 11, 11, 11, 11, 11, 11, 1	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
	, ,	Pension plan:			
		IRA:			_
		Retirement account:			
		Keogh:			
		Additional account:			-
		Additional account:			-
22.	Security deposits and				
		d deposits you have made so that with landlords, prepaid rent, public			
	companies, or others		Leading Page 1999		
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for a	number of years)	
	<b>✓</b> No	Issuer name and description:			
	Yes	and adomption.			
					_
					-

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Debt	or 1 Akira		Needham	Case number (if known)	
24.	First Name	Middle N	Name Last Name  ount in a qualified ABLE program, or unde	er a qualified state tuition program	
24.		(b)(1), 529A(b), and 529(		er a quanneu state tuition program.	
	✓ No				
	Yes	titution name and descrip	tion. Separately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable exercisable for ye		roperty (other than anything listed in line	1), and rights or powers	
	<b>✓</b> No				
	Yes. Describe.				
26.			secrets, and other intellectual property		
		domain names, website	s, proceeds from royalties and licensing agree	ements	
	✓ No  Yes. Describe.				
	Tes. Describe.				
0.7			internalists		
27.		ises, and other general g permits, exclusive licens	intangibles ses, cooperative association holdings, liquor l	icenses, professional licenses	
	<b>✓</b> No				
	Yes. Describe.				
Mor	ney or property o	owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions
	ney or property of the state of				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give spec	to you ific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give specabout the	to you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed  No Yes. Give speciabout the you alrea	to you  ific information em, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed  No Yes. Give speciabout the you alrea and the t	ific information em, including whether dy filed the returns ax years	nousal support, child support, maintenance	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreat and the to the second sec	ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance,	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreat and the total support Examples: Past due.  No	ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance,	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreat and the total support Examples: Past due.  No	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance,	State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreat and the total support Examples: Past due.  No	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreat and the total support Examples: Past due.  No	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreat and the total support Examples: Past due.  No	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spect about the you alreat and the the the second secon	ific information em, including whether dy filed the returns ax years e or lump sum alimony, s ific information		State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spect about the you alreat and the the term of	ific information em, including whether dy filed the returns ax years e or lump sum alimony, s ific information	pousal support, child support, maintenance, se payments, disability benefits, sick pay, vaca	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spect about the you alreat and the the term of	ific information em, including whether dy filed the returns ax years e or lump sum alimony, s ific information	e payments, disability benefits, sick pay, vaca	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spectabout the you alreat and the to  Family support Examples: Past due  ✓ No  Yes. Give spectation  Other amounts so Examples: Unpaid of Social S	ific information em, including whether dy filed the returns ax years e or lump sum alimony, s ific information	e payments, disability benefits, sick pay, vaca	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Akira	Needham	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies  Examples: Health, disability, or life insurance; he	alth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		or are currently entitled to receive	
	✓ No  Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		demand for payment	
	✓ No Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	every nature, including countercl	aims of the debtor and rights	
	No Yes. Describe			
	Tes. Describe			
35.	Any financial assets you did not already list			
	Yes. Describe			
36.	Add the dollar value of all of your entries fro for Part 4. Write that number here			
Part 37.	Describe Any Business-Related Pro Do you own or have any legal or equitable in		•	t 1.
07.	50 you own or have any legal or equitable in	solost ili aliy busiliess-related pro		Current value of the
	No. Go to Part 6.  Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alr	eady earned		·
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, elec	stronic devices
	✓ No Yes. Describe			

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Deb	tor 1 Akira		Case number (if known)	
1	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equi	pment, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships	or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
			·	
43 (	Customer lists, mailing lis	ts or other compilations		<del></del>
10.		to, or other complications		
	✓ No			
	Yes. Do your lists inclu	de personally identifiable information (as defined in 11 U.S.C. § 10	)1(41A))?	
	☐ No			
	<u></u>			
	Yes. Describe			<del></del>
44.	Any business-related pro	perty you did not already list		
		porty, you are more amount, not		
	<b>✓</b> No			
	Yes. Give specific			
	information	·		<del></del>
				<u> </u>
		<del>-</del>		<del>_</del>
45 A	dd the dollar value of all d	of your entries from Part 5, including any entries for pages you	u have attached	
		ere		
<u> </u>				
Part	6: Describe Any Farn	n- and Commercial Fishing-Related Property You Ow	n or Have an Interest In.	
	if you own or nave an into	erest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishing	-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	163. do to inic 47.			Do not deduct secured claims or exemptions
47	Farm animals			
''	Examples: Livestock, poul	try, farm-raised fish		
	No No Deceribe			
	Yes. Describe			

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Debt	tor 1 Akira First Name Middle Na			Case number (if known)	
40		ame Last	Name		
48.	Crops-either growing or harvested				
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equipment, implements,	machinary fixtures	and tools of trade		
43.		, macminery, mxtures,	and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, chemicals, and	d feed			
	No No				
	Yes. Describe				
	Too. Boodingo				
51.	Any farm- and commercial fishing-related	d property you did not	already list		
	<b>✓</b> No				
	Yes. Describe				
	_				
				Г	
	dd the dollar value of all of your entries fro	•		ı have attached	
for Pa ▶	art 6. Write that number here				
Part 1	7: Describe All Property You Own o	r Have an Interest	in That You Did Not	List Above	
53.	Do you have other property of any kind yo				
	Examples: Season tickets, country club mem				
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of your entries fro	om Part 7. Write that r	number here		<b>•</b>
					-
Dort	List the Totals of Each Part of this	c Form			
Part	c. List the Totals of Lacif Fait of this	310111			7
55. <b>F</b>	Part 1: Total real estate, line 2				
56. <b>r</b>	part 2 total vehicles, line 5	\$	\$1987.00		
57. <b>P</b>	art 3: Total personal and household items,	, line 15	\$1400.00		
58 <b>D</b>	art 4: Total financial assets, line 36	<u>4</u>	1400.00		
		_			
59. <b>F</b>	Part 5: Total business-related property, line	e 45 _			
60. <b>F</b>	Part 6: Total farm- and fishing-related prop	perty, line 52			
61. <b>F</b>	Part 7: Total other property not listed, line	54			
	Fotal personal property. Add lines 56 throug				
UZ. I	iotai personai property. Add illies so throug	jii 01	\$3387.00	Copy personal property total	+ \$3387.00
				Copy personal property total	
					\$3387.00
63. <b>T</b>	otal of all property on Schedule A/B. Add li	ine 55 + line 62			

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	• •	ase:		
Debtor 1	Akira		Needham	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
	• •		(State)	
Case number				
(If known)	·			

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	n as Exempt		
Which set of exemptions are you claimi	ing? Check one only, ev	ren if your spouse is filing with you.	
✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Checking account, Expectation prepaid	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17		applicable statutory in the	
Brief	40.00		735 ILCS 5/12-1001(b)
'	\$0.00	<b>₹</b>	
Direct Express Prepaid Debit		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 17			
(Subject to adjustment on 4/01/19 and even No	ery 3 years after that for a	cases filed on or after the date of adjustment.)	
	You are claiming state and federal You are claiming federal exemption For any property you list on Schedule A  Brief description of the property and line on Schedule A/B that lists this property  Brief description: Checking account, Expectation prepaid debit  Line from Schedule A/B: 17  Brief description: Checking account, Direct Express Prepaid Debit  Line from Schedule A/B: 17  Are you claiming a homestead exempting (Subject to adjustment on 4/01/19 and event) No Yes. Did you acquire the property cover.	You are claiming state and federal nonbankruptcy exemptions. You are claiming federal exemptions. 11 U.S.C. § 522(b)(c)  For any property you list on Schedule A/B that you claim as expected by the property and line on Schedule A/B that lists this property  Brief description of the property and line on Schedule A/B that lists this property  Current value of the portion you own  Copy the value from Schedule A/B  Brief description:  Checking account, Expectation prepaid debit  Line from Schedule A/B:  17  Brief description:  Checking account, Direct Express Prepaid Debit  Line from Schedule A/B:  17  Are you claiming a homestead exemption of more than \$160, (Subject to adjustment on 4/01/19 and every 3 years after that for the property covered by the exemption were considered by the exemption of the property covered by the exemption were considered by the exemption of the property covered by the exemption o	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)  For any property you list on Schedule A/B that you claim as exempt, fill in the information below.  Brief description of the property and line on Schedule A/B that lists this property  Current value of the portion you own  Copy the value from Schedule A/B  Brief description:  Checking account, Expectation prepaid debit  Line from Schedule A/B:  17  Brief description:  Checking account, Direct Express Prepaid Debit  Line from Schedule A/B:  17  Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Akira Needham Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c); 735 ILCS \$1,987.00 5/12-1001(b) description:  $\checkmark$ \$572.00; \$0.00 Dodge Caravan, 2007, 2007 Dodge Caravan 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$300.00 description:  $\overline{}$ \$300.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) \$500.00 description:  $\overline{}$ \$500.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$600.00  $\checkmark$ \$600.00

100% of fair market value, up to any

applicable statutory limit

**Used Electronics** 

07

Line from

Schedule A/B:

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		20	carrone rago 22 or	J		
Fill in this int	formation to identify your cas	se:				
Debtor 1	Akira		Needham			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois			
		Notation	(State)			
Case number (If known)	er					
Officia	l Form 106D			I		Check if this is an amended filing
Sched	lule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
Be as compl more space	ete and accurate as possib	le. If two married people	e are filing together, both are equ nber the entries, and attach it to t	ally responsible for s	upplying correct infor	
1. Do any	y creditors have claims se	cured by your proper	ty?			
☐ No	o. Check this box and subm	it this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
<b>✓</b> Ye	es. Fill in all of the information	below.				
Part 1: Lis	st All Secured Claims					
separ	t 2. As much as possible, list	an one creditor has a par	eured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	est Title Loans	Describe the property	that secures the claim:	\$1,415.00	\$1,987.00	\$0.00
	or's Name 60 Torrence Ave	Dodge Caravan   Value:	\$1,987.00			
Nu	ımber Street	_	, the claim is: Check all that apply.			
		Contingent				
Lansi City	ing         IL         60438           State         ZIP Code	Unliquidated Disputed				
	owes the debt? Check one.	Nature of lien. Check a	all that apply			
	Debtor 1 only Debtor 2 only		made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	made (such as mongage of secured			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
a	and another	Judgment lien from	a lawsuit			
	Check if this claim relates o a community debt	Other (including a ri	ght to offset)			
Date incur	debt was	Last 4 digits of accou	nt number			
	Add the dollar value of y	our entries in Column A	on this page. Write that number	\$1,415.00		

here:

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	otor 1	Akira		Needham				
l	_	First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If kno	e number own)	-						
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	<b>Have Uns</b>	ecured Claims	;		12/15
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in tl vn).	nny executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a cla expired Leases (Offices Secured by Propert	aims and Part 2 for creditors w im. Also list executory contrac ial Form 106G). Do not include y. If more space is needed, cop he top of any additional pages,	ts on <i>Sched</i> any credito y the Part y	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured it out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amo ding to the creditor's n particular claim, list the		both priorit	y and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debtor 1 Akira Needham Case number (if known) First Name Middle Name Last Name List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American InfoSource LP (agent for US Cellular) \$2,000.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 248838 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City Oklahoma 73124 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ due Is the claim subject to offset? No Yes Bank of America \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 982236 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso 79998 Texas Disputed City State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify notice only Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center n/a Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:  $\overline{\mathbf{A}}$ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONVERGENT OUTSOURCING	Last 4 digits of account number 8779	\$346.00
	Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200	When was the debt incurred? 5/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	Houston Texas 77043	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR:	
	Yes	Other. Specify COMCAST	
4.5	DirecTV		\$1.00
7.5	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ1.00
	2230 E Imperial Hwy Number Street	When was the debt incurred?n/a	
	ATTN Bankruptcy	As of the date you file, the claim is: Check all that apply.  Contingent	
		Unliquidated	
	El Segundo California 90245 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt  Is the claim subject to offset?	Other. Specifynotice only	
	No		
	Yes		
4.6	Ingalls Memorial Hospital	Last 4 digits of account number	\$1.00
	Nonpriority Creditor's Name 1 Ingalls Dr	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harvey Illinois 60426	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  ✓ Other. Specify notice only medical	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	LVNV FUNDING LLC	- Last 4 digits of account number 8025	\$189.00
	Nonpriority Creditor's Name 1161 Lake Cook Rd Ste E	When was the debt incurred? 7/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	c/o Resurgence Legal Group	Contingent	
	Deerfield Illinois 60015	- Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 001 UnknownLoanType	
	<b>✓</b> No	_	
	Yes		
4.8	Methodist Hospital	- Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name 600 Grant Street	When was the debt incurred? n/a	
	Number Street	As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.  - Contingent	
		Unliquidated	
	Gary         Indiana         46402           City         State         Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify medical	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.9	MGM Property Management, LLC	- Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 295. E. 61st Ave	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Merrillville Indiana 46410	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify back rent	
	Is the claim subject to offset?		
	✓ No		
	Yes		

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Debtor 1 Akira Needham Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$350.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 801 E 86th Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 46410 Merrillville Indiana City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ due Is the claim subject to offset? No ◪ Yes Southwest Laboratory Physicians, SC \$153.00 Last 4 digits of account number \_ 5992 Nonpriority Creditor's Name When was the debt incurred? n/a Dept 77-9288 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60678 Disputed State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify due Is the claim subject to offset? **✓** No Yes 4.12 Sprint \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No ☐ Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify

Debts to pension or profit-sharing plans, and other similar

due

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Debtor 1 Akira Needham Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 St Margaret Health Hammond ER \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 5454 Hohman Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 46320 Hammond Indiana City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ medical Is the claim subject to offset? No  $\overline{\phantom{a}}$ Yes WEBBANK/FINGERHUT FRES \$0.00 Last 4 digits of account number 8025 Nonpriority Creditor's Name When was the debt incurred? 12/2014 6250 RIDGEWOOD RD Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 006 InstallmentLoan Is the claim subject to offset?

✓ No Yes Case 18-25788 Doc 1 Filed 09/13/18 Entered 09/13/18 13:28:35 Desc Main Document Page 29 of 81

Debtor 1 Akira Needham Case number (if known)
First Name Middle Name Last Name

1 11 30 1401	ind initiality and all the second			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § Add the amounts for each type of unsecured claim.				
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	<b>C</b> =	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$7,641.00	
	that amount here.	•		
	6i Total Add lines 6f through 6i	6i	\$7,641.00	

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Debtor 1	Akira	Needham	Needham		
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			,		

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			20	oamone rago	01 0. 01
Fill	n this infor	mation to identify you	r case:		
Deb	otor 1	Akira		Needham	
		First Name	Middle Name	Last Name	
	otor 2 use, if filing)	First Name	Middle Name	Last Name	
Unit	ted States E	Bankruptcy Court for th	e: Northern	District of Illinois	
			<u></u>	(State)	
(If kn	e number own)				
l .					Check if this is an amended filing
∩f	ficial	Form 106H	4		amorada ming
			<del>-</del>		
<u>Sc</u>	hedul	e H: Your Co	odebtors		12/15
1.	✓ No ✓ Yes Within the	e last 8 years, have y	f you are filing a joint case, do  ou lived in a community pro  Mexico, Puerto Rico, Texas, W	perty state or territory?	Community property states and territories include Arizona, California,
		Go to line 3.	vienico, i deito riico, renas, w	asimigion, and wisconsin	
	Yes.	Did your spouse, for	mer spouse, or legal equiva	lent live with you at the ti	me?
		No			
		Yes. In which commu	unity state or territory did you	ı live?	Fill in the name and current address of that person.
		Name of your spous	e, former spouse, or legal equ	valent	<u> </u>
		Number Street			<del></del>
		City	State	Zip Cod	<u> </u>
	In Column	. 4	dobtono Do met in cloude		volum analysis diling with you list the assess shows in Page 2
3.	again as a	a codebtor only if tha	t person is a guarantor or c	osigner. Make sure you	your spouse is filing with you. List the person shown in line 2 nave listed the creditor on Schedule D (Official Form 106D), dule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1	: Your codebtor			Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		_			3	_			
Fill in this	information to identify	your case:							
Debtor 1	Akira		Needh	nam					
	First Name	Middle Name	Last N			Che	eck if this is:		
Debtor 2	ling) First Name	Middle None	L = + N				An amended filing		
(Spouse, II III	First Name	Middle Name	Last N	ame			A supplement showing p	act natition chapter 19	
United Stat the:	tes Bankruptcy Court for	Northern	_ District of Illi				expenses as of the follow		
Case numb	per		(0	State)					
(lf known)							MM / DD / YYYY		
Officia	l Form 106I								
Sched	ule I: Your In	come						12/15	
information spouse. If number (if	n about your spouse. I		d your spous	se is r	ot filing w	ith you, do	not include informati	on about your	
1. Fill in y	our employment		Debtor 1				Debtor 2		
informa	ation.	Employment status							
	nave more than one job, a separate page with	Linployment status	✓ Emplo	oyea mploye	d		Employed  Not Employed		
informa	ation about additional		□ NOT E	прюус	u		Mot Employed		
employ	ers.	Occupation	Self-emplo	yment			_		
	part time, seasonal, or ployed work.	Employer's name							
	ation may include student	Employer's address							
	emaker, if it applies.	· ·	Number Street				Number Street		
			City		State	Zip Code	City	State Zip Code	
		How long employed there?							
Part 2: 0	Give Details About N	Monthly Income							
r art 2.	aire Details About it	monthly moonic							
	monthly income as of taless you are separated.	the date you file this forr	<b>n.</b> If you have	nothin	g to report	for any line, \	write \$0 in the space. Inc	elude your non-filing	
	our non-filing spouse hav ce, attach a separate she	e more than one employer, et to this form.	combine the	inform	ation for all	employers fo	or that person on the line	s below. If you need	
					For De	btor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.		\$0.00		-	
3. Estim	nate and list monthly ove	rtime pay.		3.		+ \$0.00	-	_	
4. Calcı	<b>ulate gross income.</b> Add l	ine 2 + line 3.		4.		\$0.00			

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Debtor 1Akira First Name		leedham Last Name	Case number	(if	
riist Naille	Middle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4.	\$0.00		
5. List all payroll deductions:					
5a. Tax, Medicare, and Socia	al Security deductions	5a.	\$0.00		
5b. Mandatory contributions	s for retirement plans	5b.	\$0.00		
5c. Voluntary contributions f	for retirement plans	5c.	\$0.00		
5d. Required repayments of	retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligat	tions	5f.	\$0.00		
5g. <b>Union dues</b>		5g.	\$0.00		
5h. Other deductions. Specif	·y:	5h	+ \$0.00 +		
6. Add the payroll deductions. A+5h.	Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
7. Calculate total monthly take	e-home pay. Subtract line 6 from line	4. 7.	\$0.00		
8. List all other income regular	ly received:				
business, profession, or f					
	n property and business showing d necessary business expenses, and ne.	8a.	\$600.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments dependent regularly rece	s that you, a non-filing spouse, or a	a			
Include alimony, spousal s divorce settlement, and pro	support, child support, maintenance, operty settlement.	8c.	\$0.00		
8d. Unemployment compens	sation	8d.	\$0.00		
8e. Social Security		8e.	\$750.00		
Include cash assistance and cash assistance that you re	ance that you regularly receive d the value (if known) of any non- ceive, such as food stamps (benefits trition Assistance Program) or s Income	8f.	\$887.00		
8g. Pension or retirement in		8g.	\$0.00		
8h. Other monthly income. S	Specify: Income Tax Proration	8h	+ \$428.00 +		
•	es 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$2,665.00		
10. Calculate monthly income. And the entries in line 10 for D	Add line 7 + line 9. ebtor 1 and Debtor 2 or non-filing sp	10. oouse	\$2,665.00 +		= \$2,665.00
Include contributions from an friends or relatives.	ributions to the expenses that you unmarried partner, members of your lready included in lines 2-10 or amou	household, you	ur dependents, your roomm		
Specify:	,		. , .		11. + \$0.00
	column of line 10 to the amount in mary of Schedules and Statistical Sur				\$2,665.00
No.	or decrease within the year after y	you file this for	rm?		Combined monthly income
Yes. Explain:					

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Debtor 1Akira		Need	dham		Case number (if	
First Name M	liddle Name	Last	Name		known)	 
Official Form 1061. Additiona	l page.					
8a.Net income from rental property and fr	rom operating a b	ousiness, p	rofession, o	r farm		
8a.1 Self-Employed Hair Stylist		Debtor 1	Debtor 2			
Gross receipts (before all deductions)		\$600.00				
Ordinary and necessary operating expens	ses -	-\$0.00				
Net monthly income from a business, pro	ofession, or farm	\$600.00		Copy	\$600.00	 

Official Form 106l Schedule I: Your Income page 3

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Fill in this infor	mation to identify	/ Vour case.							
		your odoc.							
Debtor 1	Akira First Name	Middle Name	Needham Last Name						
Debtor 2				Check if this is:					
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng				
	sankruptcy Court	for the: Northern [	District of Illinois (State)		howing post-petition cl the following date:	hapter 13			
Case number (If known)				MM / DD / YYYY	<del>/</del>				
Official	Form 10	<u>6J</u>							
Schedul	e J: Your	Expenses				12/15			
information. If		as possible. If two married people and eeded, attach another sheet to this on.				er			
Part 1: Des	cribe Your Ho	usehold							
1. Is this a joi	nt case?								
✓ No. Go	to line 2								
Yes. Do	oes Debtor 2 live	in a separate household?							
_ г	No								
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.					
2. Do you hav	e dependents?	□ No							
Do not list D	-	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent li	ve			
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?				
			Child	14 years	No.				
			Child	11	Yes.				
			Child	11 years	Yes.				
			Child	9 years	No.				
					✓ Yes.				
			Child	6 years	No.				
			<b>.</b>		Yes.				
			Child	7 months	✓ Yes.				
	enses include f people other	<b>▼</b> No							
than		Yes							
yourself and dependents									
Part 2: Estil	mate Your Ong	going Monthly Expenses							
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup							
		n non-cash government assistance i luded it on Schedule I: Your Income			Your ex	penses			
	or home owners	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$350.00			
If not incl	uded in line 4:								
4a. Real es	state taxes				4a	\$0.00			
4b. Proper	ty, homeowner's	, or renter's insurance			4b.	\$0.00			
4c. Home	4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00								

4d.

\$0.00

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Akira
 Needham
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payment	ts for your residence, such a	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$0.00
6b. Water, sewer, garbage colle	ection		6b.	\$0.00
6c. Telephone, cell phone, Inte	rnet, satellite, and cable service	es	6c.	\$200.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supp	lies		7.	\$1,100.00
8. Childcare and children's educ	cation costs		8.	\$0.00
9. Clothing, laundry, and dry cle	aning		9.	\$150.00
10. Personal care products and	services		10.	\$125.00
11. Medical and dental expense	·s		11.	\$100.00
12. <b>Transportation.</b> Include gas, Do not include car payments	maintenance, bus or train fare.	<b>).</b>	12.	\$290.00
13. Entertainment, clubs, recrea	ation, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and	d religious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deduc	cted from your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$100.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes de	educted from your pay or inclu	uded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease paymen	nts:			
17a. Car payments for Vehicle	1		17a	\$0.00
17b. Car payments for Vehicle 2	2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, n your pay on line 5, Schedule		hat you did not report as deducted from rm 1061).	18.	\$0.00
19. Other payments you make to	support others who do not	live with you.		
Specify:			19.	\$0.00
20.Other real property expenses	s not included in lines 4 or 5	of this form or on Schedule I: Your Income	•	
20a. Mortgages on other prope	erty		20a	\$0.00
20b. Real estate taxes.			20b	\$0.00
20c. Property, homeowner's, o	r renter's insurance		20c	\$0.00
20d. Maintenance, repair, and u	upkeep expenses.		20d	\$0.00
20e. Homeowner's association	or condominium dues		20e	\$0.00

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21. Other. Specify:  22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly expenses from line 22 above.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your aponth within the year after you file this form?  23c. For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  23c. Subtract your monthly expenses from your car loan within the year or do you expect your mortgage?  24c. Do you expect to finish paying for your car loan within the year or do you expect your mortgage?  25c. Explain here:  Explain here:	Debtor 1	Akira			Needham	Case number (if known)		
22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22 above.  23b. Copy your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  Yes		First N	ame	Middle Name	Last Name			
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above.  23b. Copy your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ✓ No  Yes	21.Other	. Spec	ify:				21	\$0.00
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ✓ No  Yes	22. <b>Calc</b>	ulate	our monthly expen	ises.				\$2.415.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ✓ No  Yes	22a. A	Add lin	es 4 through 21.					
23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Subtract your monthly expenses from line 22 above.  23b. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	22b. (	Сору I	ne 22 (monthly expe	enses for Debtor 2), if any,	from Official Form 106J-2			
23a. Copy line 12 (your combined monthly income) from Schedule I.  23a \$2,665.00 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No Yes	22c. A	Add lin	e 22a and 22b. The	result is your monthly exp	enses.		22.	
23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No Yes	23.Calcu	ılate y	our monthly net inc	come.				
23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c  24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	23a. (	Copy li	ne 12 (your combine	ed monthly income) from	Schedule I.		23a	\$2,665.00
The result is your monthly net income.  23c  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	23b. (	Сору у	our monthly expense	es from line 22 above.			23b	\$2,415.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes					ncome.			\$250.00
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  Volume Yes		The re	sult is your monthly r	net income.			23c	
	mort	gage p	ayment to increase of					

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Fill in this information to identify your case:							
Debtor 1	Akira		Needham				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_			
Case number (If known)	-		(State)	_			

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Akira Needham	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/13/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this infor	mation to identify your c	ase:					
Debt	tor 1	Akira		Needham	1			
	_	First Name	Middle N	ame Last Nam	ie			
Debt (Spou	tor 2 use, if filing)	First Name	Middle N	ame Last Nam	16			
Unite	ed States B	Bankruptcy Court for the:	Northern	District of Illino				
	e number			(Stat	te)			
(If kno	wn)							Check if this is a
Off	ficial	Form 107						amended filing
Sta	teme	nt of Financia	l Affairs fo	or Individuals	Filing for	r Bankru	ıptcy	04/1
infor	mation.		ed, attach a sepa	rried people are filing rate sheet to this form				
Part	1: Give	Details About Your	Marital Status a	and Where You Lived	Before			
1.	What is	your current marital sta	atus?					
	Ма	rried						
	✓ Not	t married						
2.	During t	the last 3 years, have yo	u lived anywhere	other than where you li	ve now?			
	✓ No Yes	s. List all of the places yo	ou lived in the last	3 years. Do not include v	where you live r	now.		
	Del	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nui	mber Street		From	Number Stre	et		From
				То				To
	City	y State	Zip Code		City	State	Zip Code	
						Debtor 1	p 2000	Same as Debtor 1
					_			_
	Nui	mber Street		From	Number Stre	et		From
				То				То
	City	/ State	Zip Code		City	State	Zip Code	
	and territo No	<i>ries</i> include Arizona, Califo	ornia, Idaho, Louisia	ouse or legal equivalent ana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Te		- '	

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	Akira First Name Middle	Name Last N		umber (if known)	
	Explain the Sources of Your Inc	come			
ill in ctivi	you have any income from employment the total amount of income you receive tites. If you are filing a joint case and you No Yes. Fill in the details.	red from all jobs and all bu	sinesses, including part-time	•	years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions are exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips  Operating a business	\$4800.00	Wages, commissions, bonuses, tips Operating a business	
	r last calendar year: nuary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$15960.00	Wages, commissions, bonuses, tips Operating a business	
	r the calendar year before that: nuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips  Operating a business	\$12000.00	Wages, commissions, bonuses, tips Operating a business	
ublic ng a st ea	de income regardless of whether that in benefit payments; pensions; rental income that a joint case and you have income that ach source and the gross income from No Yes. Fill in the details.	come; interest; dividends; i you received together, list	money collected from lawsuits; it only once under Debtor 1.	royalties; and gambling and	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	SSI LINK	\$6,000.00 \$7,096.00		
Fo	or last calendar year: anuary 1 to December 31, 2017 )  YYYY	SSI LINK	\$9,000.00 \$10,644.00		
	or the calendar year before that:	SSI	\$9,000.00 \$10,644.00		
Fo	YYYY			<del></del>	<del></del>

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Debtor 1 Akira Needham Case number (if known) Middle Name Last Name First Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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tor 1 Akira		Nee	dham	Case number	(if known)
First Name	Middle Name	Last	Name		
	ives; any general partners u are an officer, director, p business you operate as	; relatives of any goerson in control,	eneral partners; part or owner of 20% or	nerships of which y more of their voting	
Yes. List all paymen	ts to an insider.				
_		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City Stat	e Zip Code				
Insider's Name					
Number Street					
City Stat	e Zip Code				
insider? Include payments on debt  No		d by an insider.	Total amount paid	Amount you still owe	on account of a debt that benefited an Reason for this payment
					Include creditor's name
Insider's Name			·		
Number Street					
City Stat	e Zip Code				
Insider's Name					
Number Street					
City Stat	e Zip Code				

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Debtor 1 Akira Needham Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	otor 1 Akira		Needham	Case number (if known	1)	
	First Name	Middle Name	Last Name			
11.	Within 90 days before you fil accounts or refuse to make			ank or financial institution,	set off any amou	ınts from your
	✓ No ✓ Yes. Fill in the details.					
			Describe the action the	e creditor took	Date action was taken	Amount
	Creditor's Name		-			
	Number Street		-			
	-		Last 4 digits of account	number: XXXX-		
	City State	Zip Code	-			
12.	Within 1 year before you filed appointed receiver, a custod			possession of an assignee fo	or the benefit of o	creditors, a court-
	<b>✓</b> No					
	Yes					
Part	t 5: List Certain Gifts and	Contributions				
13.	Within 2 years before you fil  No Yes. Fill in the details for		d you give any gifts with a t	otal value of more than \$60	0 per person?	
	Gifts with a total value of per person	-	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gav	re the Gift	_			
	Number Street		-			
	City State	Zip Code	-			
	Person's relationship to yo	ou				
	Person to Whom You Gav	re the Gift	-			
	_		-			
	Number Street		-			
	City State	Zip Code	-			
	Person's relationship to yo	ou				

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ebtor 1	Akira		Needham	Case number (if kno	vn)	
	First Name Middle	Name	Last Name	<u> </u>	<u> </u>	
1. Wit	hin 2 years before you filed for bank	ruptcy, did y	ou give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
	l Na					
✓	No					
	Yes. Fill in the details for each gift or	r contribution	ı.			
	Gifts or contributions to charities		Describe what you contrib	uutod	Doto you	Value
	that total more than \$600		Describe what you contrib	Juleu	Date you contributed	value
	that total more than \$600				Contributed	
	Charity's Name	-				
	•					
		_				
	Newsland Object					
	Number Street					
	City State Zip	Code				
rt 6:	List Certain Losses					
gar ✓	nbling?  No  Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred		Describe any insurance of Include the amount that inspending insurance claims of	urance has paid. List	Date of your loss	Value of property lost
			A/B: Property.			
i. Wit	List Certain Payments or Trans hin 1 year before you filed for bankru out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	uptcy, did you a bankruptc	y petition?			anyone you consulte
. Wit	hin 1 year before you filed for bankru out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No	uptcy, did you a bankruptc	y petition?			anyone you consulted
. Wit	hin 1 year before you filed for bankru out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition	uptcy, did you a bankruptc	y petition?			anyone you consulted
. Wit	hin 1 year before you filed for bankru out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No	uptcy, did you a bankruptc	y petition? credit counseling agencies for s	ervices required in your b	ankruptcy.	
. Wit	hin 1 year before you filed for bankru out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a	ervices required in your b	ankruptcy.  Date payment	Amount of
Wit	hin 1 year before you filed for bankru out seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No	uptcy, did you a bankruptc	y petition? credit counseling agencies for s	ervices required in your b	ankruptcy.  Date payment or transfer	
Wit	hin 1 year before you filed for bankruput seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruput seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a	ervices required in your b	ankruptcy.  Date payment or transfer	Amount of
Wit	hin 1 year before you filed for bankruptut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	uptcy, did you a bankruptc	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	uptcy, did you a bankrupto preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 66	uptcy, did you a bankrupto preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 66	uptcy, did you a bankrupto preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition in No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois 60  City State Zip	uptcy, did you a bankruptog preparers, or co	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 66	uptcy, did you a bankruptog preparers, or co	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition in No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60 City State Zip Email or website address	uptcy, did you a bankruptcy preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition in No  No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois 60  City State Zip	uptcy, did you a bankruptcy preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition in No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60 City State Zip Email or website address	uptcy, did you a bankruptcy preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptur seeking bankruptcy or preparing ude any attorneys, bankruptcy petition in No  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60 City State Zip Email or website address  Person Who Made the Payment, if No	uptcy, did you a bankruptcy preparers, or o	y petition?  credit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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7. Wi		Needham	Case number <i>(if known)</i>	
7. Wi	First Name Middle Name	Last Name		
	ithin 1 year before you filed for bankruptcy, celp you deal with your creditors or to make poon on time any payment or transfer that you lis	ayments to your creditors?	our behalf pay or transfer any property to anyon	e who promised to
<b>∠</b>	No			
	Yes. Fill in the details.			
		Description and value of a transferred	nny property  Date Am payment or transfer was made	ount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code	_		
Ind	d transfers that you have already listed on this st	as security (such as the granting of	a security interest or mortgage on your property). Do	o not include gifts
L	Yes. Fill in the details.			
		Description and value of part transferred	property  Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer	_		
	Number Street			
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you			
				_
be	ithin 10 years before you filed for bankruptcy neficiary? hese are often called asset-protection devices.)	, did you transfer any property to	a self-settled trust or similar device of which yo	ou are a
be	eneficiary? these are often called asset-protection devices.)  No	, did you transfer any property to	a self-settled trust or similar device of which yo	u are a
be	eneficiary? hese are often called asset-protection devices.)		a self-settled trust or similar device of which yo the settled trust or similar device of which yo the settled trust or similar device of which you have settled the property transferred	Date transfer was made

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Debtor 1 Akira Needham Case number (if known) Middle Name Last Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Debtor 1 Akira Needham Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1	Akira First Name	M	liddle Name	Needham Last Name	Case nun	nber (if known)	
26	Цол	a vau baan a narti			ativo proceeding under	, any anyiranmantal la	w? Include settlements and orde	
20.			y in any judicia	ai or auministra	ative proceeding under	any environmental la	iw? include settlements and orde	ers.
	쐼	No Yes. Fill in the det	ails.					
	ш	100.1	ano.		Court or agency	Na	iture of the case	Status of the
		Coop title						case
		Case title		<del></del> -	Court Nome			Pending
				. <u>-</u>	Court Name			On appeal
		Case number			NumberStreet			Concluded
				Ō	City State	Zip Code		
Pari	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to Any Bu	ısiness		
27.	Witl	nin 4 vears hefore	you filed for h	ankruntev did	vou own a husiness or	have any of the follow	ving connections to any business	?
21.	*****					-		•
					de, profession, or othe LC) or limited liability pa	=	ne or part-time	
		A partner in a		ку сопрану (с	LC) or intrited hability pa	arthership (LLF)		
				aging executive	e of a corporation			
					quity securities of a cor	poration		
	<b>~</b>	No. None of the a	bove applies.	Go to Part 12.				
	Ħ				details below for each b	ousiness.		
	_				Describe the nat	ure of the business	Employer Identification n	
							include Social Security no	umber or ITIN.
		Business Name			-		EIN:	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					D			
					Describe the nati	ure of the business	Employer Identification n include Social Security no	
		Business Name			_		EIN:	
					_			
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		FromTo	
					Describe the nati	ure of the business	Employer Identification n include Social Security no	
		Business Name			_		EIN:	
		שמיוונסס ואמווופ			_			
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	- Name of account	ant or bookkeeper	From To	
		•					10	

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Debto	or 1 Akira			Needham	Case number (if known)
	First N	lame	Middle Name	Last Name	
		years before you filed fo s, or other parties.	r bankruptcy, did you	give a financial statement to	anyone about your business? Include all financial institutions,
	Yes.	Fill in the details below.			
	_			Date issued	
	Nan	ne	_	MM/DD/YYYY	
	Nur	nber Street			
	City	State	Zip Code		
Part	do Cier	n Below			
			nes up to \$250,000, or		or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto			Signature of Debtor 2
		Date 9/13/2018			Date
D	id you at	tach additional pages to	Your Statement of Fi	nancial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)?
	<b>7</b> No				
	Yes				
D	id you pa	y or agree to pay some	one who is not an attor	ney to help you fill out bank	ruptcy forms?
Ī.	No				
Ē	Yes. N	ame of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

	Norther	n District of Illinois	
n re	Akira Needham	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENS	ATION OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016( compensation paid to me within one year before the filin rendered or to be rendered on behalf of the debtor(s) in C	g of the petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$410.00
	Balance Due		\$3,590.00
2	. The source of the compensation paid to me was:		
	<b>✓</b> Debtor Other	(specify)	
3	. The source of the compensation paid to me is:		
	<b>✓</b> Debtor Other	(specify)	
4	I have not agreed to share the above-disclosed commembers and associates of my law firm.	pensation with any other person unless the	ey are
	I have agreed to share the above-disclosed compense members or associates of my law firm. A copy of the the people sharing in the compensation, is attached	agreement, together with a list of the name	
5	. In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects of the bank	kruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rebankruptcy;</li> </ul>	endering advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any petition, schedules,	statements of affairs and plan which may be	pe required;
	c. Representation of the debtor at the meeting of cr	reditors and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adversary proceed	edings and other contested bankruptcy mat	ters;
6	s. By agreement with the debtor(s), the above-disclosed fee	e does not include the following services:	
	C	ERTIFICATION	
	I certify that the foregoing is a complete statement of any tor(s) in this bankruptcy proceedings.	agreement or arrangement for payment to r	ne for representation of the
	9/13/2018	/s/ Michael Spangler	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$410.00 toward the flat fee, leaving a balance due of \$3,590.00; and \$43.23 for expenses, leaving a balance due of \$3,943.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/13/2018	
Signed:		
/s/ Akira	a Needham	
		/s/ Michael Spangler
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
<a href="mailto:20AndDebtCounselors.aspx">20AndDebtCounselors.aspx</a>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Needham, Akira	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	ΓRIX
T nowledg	The above named Debtors hereby verify the.	nat the attached list of creditors is to	rue and correct to the best of their
ate:	9/13/2018	/s/ Needham, Al	
		Needham, Akira Signature of De	

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

WEBBANK/FINGERHUT FRES 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

Midwest Title Loans 2941 W 159th St Markham, IL, 60428

NIPSCO PO Box 13013 Merrillville, IN, 46411

Southwest Laboratory Physicians, SC PO BOX 88087 Chicago, IL, 60680

MGM Property Management, LLC 560 Linda Ct Aurora, IL, 60506

Methodist Hospital 8701 Broadway Merrillville, IN, 46410

St Margaret Health Hammond ER 5454 Hohman Ave Hammond, IN, 46320

Ingalls Memorial Hospital 27685 Network Place Chicago, IL, 60673

DirecTV PO Box 105261 Atlanta, GA, 30348 American InfoSource LP (agent for US Cellular) PO Box 248838 Oklahoma City, OK, 73124

Sprint PO Box 7949 Overland Park, KS, 66207

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

ComEd 1919 Swift Drive Oak Brook, IL, 60523 B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern District	of Illinois	
In re	Akira Needham		Case No.	
	Debtor		Company of the Compan	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	OMPENSATION	OF ATTORNEY F	OR DEBTOR
1	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one yearendered or to be rendered on behalf of</li> </ul>	ear before the filing of the pe	tition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acce	ept		\$4,000.00
	Prior to the filing of this statement I ha	ve received		\$410.00
	Balance Due			\$3,590.00
2	. The source of the compensation paid to	o me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation paid to	o me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the above members and associates of my law	ve-disclosed compensation v v firm.	with any other person unless the	y are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the agreement		
5	. In return for the above-disclosed fee, I	have agreed to render legal s	ervice for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financi bankruptcy;</li> </ul>	기가 매워되어 계약 기계가 하는 것이는 당하는 원래 없다는 것이 같아 모음	14일하다 이 아름이 보면 하는 것 같아 아름이 있다면 하는 것 같아 있다면 하다는 것이다.	
	b. Preparation and filing of any pe	etition, schedules, statements	s of affairs and plan which may b	pe required;
	c. Representation of the debtor at	the meeting of creditors and	d confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings and	other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the ab	oove-disclosed fee does not	include the following services:	
		CERTIFICAT	TION	
	certify that the foregoing is a complete	statement of any agreement	or arrangement for payment to r	ne for representation of the
deb	tor(s) in this bankruptcy proceedings.		M.	whe Spuff
_	8/31/2018		Wind in word in the Carlotte Carlotte in the State of the Carlotte in the Carl	Mar Mar A
39	Date		Signature of Attorney	•
	at		Semrad Law Firm	
	:=		Name of law firm	



### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- Discuss with the attorney the debtor's objectives in filing the case.
- Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- I. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- Before signing this agreement, the attorney has received, \$410.00 toward the flat fee, leaving a balance due of \$3,590.00; and \$43.23 for expenses, leaving a balance due of \$3,943.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)	Attorney for Debtor(s)
	/s/ Michael Spangler
/s/ Akira Needham	Mahagand
Signed:	00 1 /
Date: 8/31/2018 akin Needle	

Do not sign if the fee amounts at top of this page are blank.

### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

### Dear Akira Needham

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the



### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$250.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$410.00

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$210.00/mo.
- Midwest Title Loans will be paid \$1415.00 at 3.5% APR at a fixed monthly payment of \$25.00/mo.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.



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### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Akira Needham

Date: 9/12/2018

### **CHAPTER 13 DISCLAIMERS**

1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
3,	l agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
	AN
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my trustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

6.

7.

I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
mostee of the deductions come out of my paycheck

9. I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.

I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.

11. I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to

my case while I am in my bankruptcy case.

12. I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.

A · N

13. I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.

A.N\_\_\_\_

14. I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

A.N

10.

	,
15.	Understand that my Chapter 13 plan will run between 36 and 60 months, depending on the amount of debt I have, and what the bankruptcy court requires my plan to run.
	AN
16.	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this requirement before my case ends is grounds to not receive my discharge.
š	A.N
17.	If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filling.
	AIN
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
19.	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
	AIN
20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
	. A .N .
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.

22. I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

AIN

23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

AN

24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

A.N

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Debtor 1 Akira First Name	Middle Name	Needham Last Name	Case number (if known	V
Part 6: Answer These Que	estions for Reporting Purpose	es		
16. What kind of debts do you have?	"incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril	al primarily for a pers y business debts? E investment or throug	onal, family, or housel Business debts are deb gh the operation of the	ts that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Ch Yes. I am filing under Chapte expenses are paid that No. Yes.	er 7. Do you estimate th	nat after any exempt pro to distribute to unsecure	perty is excluded and administrative ad creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5, ☐ 5,001-10 ☐ 10,001-2	,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20.</sup> How much do you estimate your liabilities to be?		\$10,000, \$50,000,	01-\$10 million ,001-\$50 million ,001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this potition	and I dealars under a	sonalty of porium that	the information provided to the con-
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/ Akira Needham			

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Debtor 1	Akira		Needham	
	First Name	Middle Name	Last	Name
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last	Name
United States Bankruptcy Court for the:		Northern	District of	Illinois
			II COLONIO DE PARTO DE LA COLONIO DE LA COLO	(State)

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorn	ey to help you fill out bankruptcy forms?	1 121
	☑ No		
	Yes, Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the sun that they are true and correct.	nmary and schedules filed with this declaration and	
×	/s/ Akira Needham akie wadh	- ×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 8/31/2018 MM/DD/YYYY	Date MM/DD/YYYY	

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Debtor		=	Needham	Case number (if known)
	First Name	Middle Name	Last Name	
28. wi	rithin 2 years before y reditors, or other part No Yes. Fill in the deta	ies.	you give a financial state	ment to anyone about your business? Include all financial institutions,
1			Date issued	
			Date Issaed	
	Name		MM/DD/YYYY	_
	Number Street		<u> </u>	
	City	State Zip Code		
Part 12	Sign Below			
	ankruptcy case can r	esult in fines up to \$250,000		perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
	Date 8/	31/2018		Date
Did	you attach additiona	l pages to Your Statement o	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	you pay or agree to p	oay someone who is not an a	attorney to help you fill o	it bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Pelition Preparer's Notice,

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### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Needham, Akira	Case No	Case No.		
Debtor(s)		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Ti knowledge	ne above named Debtors hereby veri e.	fy that the attached list of creditors is tru	e and correct to the best of their		
Date:	8/31/2018	/s/ Needham, Akir Needham, Akira Signature of Debi	akrie Nedh		

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Debto	r 1 Akira First Name	Middle Name	Needham Last Name	Case number (if known)		
16.	Calculate the median f	amily income that applies to	ou. Follow these steps:			
	16a. Fill in the state in wi	hich you live.	Illinois			
	16b. Fill in the number o	f people in your household.	6			
	16c. Fill in the median fa household	mily income for your state and s		a list of applicable median income amounts, go online	\$113,285.00	
17.	using the link speci How do the lines comp	/2:	or this form. This list ma	y also be available at the bankruptcy clerk's office.		
				orm, check box 1, <i>Disposable income is not determined</i> n of <i>Disposable Income</i> (Official Form 122C-2).		
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable Income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.					
Part 3	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)	(4)		
18.	Copy your total average	e monthly income from line 1	C.		\$1,570.33	
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.					
	19a. If the marital adjustr	ment does not apply, fill in 0 on	line 19a.		-\$0.00	
	19b. Subtract line 19a	from line 18.			\$1,570.33	
20.	Calculate your current	monthly income for the year.	Follow these steps:			
	20a. Copy line 19b.				\$1,570.33	
	Multiply by 12 (the	number of months in a year).			x 12	
	20b. The result is your co	urrent monthly income for the ye	ear for this part of the for	m.	\$18,843.96	
	20c. Copy the median fa	mily income for your state and s	size of household from li	ne 16c.	\$113,285.00	
21.	How do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
		an or equal to line 20c. Unless o period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box		
Part 4	Sign Below					
	1K	15'	at the information on thi	s statement and in any attachments is true and correct,		
	Signature of Del			Signature of Debtor 2		
	Date 9/12/201 MM/DD/\		i	Date MM/DD/YYYY		
		do NOT fill out or file Form 122 fill out Form 1220-2 and file it v		of that form, copy your current monthly income from lin	ne 14	